

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

SEBASTIAN NEGRON TORRES

Case No. 22-01893-ESL

Chapter 13

Attorney Name: VICTOR THOMAS SANTIAGO\*

<b>I. Appearances</b>  Debtor <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 100px;"><input type="checkbox"/> Absent</span> Joint Debtor <span style="margin-left: 100px;"><input type="checkbox"/> Present</span> <span style="margin-left: 100px;"><input type="checkbox"/> Absent</span> Attorney for Debtor <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Present</span> <span style="margin-left: 100px;"><input type="checkbox"/> Absent</span>  <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Norma Magriña, Esq.	Date & Time: 8/3/2022 1:40:00PM  <input checked="" type="checkbox"/> R <span style="margin-left: 20px;"><input type="checkbox"/> NR</span> <span style="margin-left: 20px;">LV:</span> <input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing.  Creditors:  <div style="border: 1px solid black; padding: 5px; margin-top: 10px;">           Creditor, Roberto López Gonzalez            Department of Treasury by Ms. Minoshka Velez            Banco Popular de P.R. by Mr. Miguel Rivera         </div>
<b>II. Oath Administered</b> <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Yes</span> <span style="margin-left: 100px;"><input type="checkbox"/> No</span>	
<b>III. Plan</b>  Date: 07/05/2022 Base: \$28,500.00 Payments 0 made out of 1 due.  Confirmation Hearing Date: 8/24/2022 8:30:00AM  Evidence of Pmt shown: Yes	
Attorney's fees as per R. 2016(b)  <div style="display: flex; align-items: center;"> <span>\$4,000.00</span> <span style="margin: 0 10px;">-</span> <span>\$290.00</span> <span style="margin: 0 10px;">=</span> <span>\$3,710.00</span> </div>	
<b>IV. Status of Meeting</b>  <input type="checkbox"/> Closed <span style="margin-left: 20px;"><input type="checkbox"/> Not Held</span> <span style="margin-left: 20px;"><input type="checkbox"/> Held/Continued</span> <input type="checkbox"/> Held/Not Closed  <input checked="" type="checkbox"/> Continued  Continued Date: 8/30/2022 1:40:00PM Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☐ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
  - ☐ State - years
  - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
  - ☐ Premises
  - ☐ Vehicle(s):
  - ☐ Licenses issued by:

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Trustee's objection to confirmation

- ☐ Objection to Confirmation  
☐ Oral objection by creditor

ACP: 5

Household size: 4

Disp. Income under 1325(b)(2): -751.65

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Previous case no. 21-03391 was dismissed on 4-18-2022 for failure to appear at 341 and failed to commence payments.

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Gen. Uns. disbursement 0% / insufficiently funded

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Attorney's fees; (Flat fee), \$4k - \$290 = \$3,710. .

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NOTE: The 1st installment of the plan has not been made. Debtor submitted evidence of payment on 8-2-2022.

ISSUE(S) WITH DISPOSABLE INCOME TEST, §1325(b)(1)(B): Evidence of income for Paragon Meds is missing. Debtor submitted income evidence for Surgical Nutrition Solutions with a monthly gross income of \$2,000.00, said income has not been disclosed in Schedule I. This is an additional source of income of the debtor. Debtor informed that an amended Schedule I will be filed to include the aforementioned source and will provide the evidence as to the income from Paragon.

PLAN DOES NOT PROVIDE FOR SECURED CREDITOR, §1325(a)(5): Dept. of Treasury's Claim Num. 1 (re. years period 2009 to 2015); Debtor proffer that an objection to claim will be filed.

SUFFICIENCY OF THE PLAN, §1325(b): Considering claims filed as secured and priority, the proposed Chapter 13 Plan is insufficiently funded to pay secured and priority claims.

Other:

a. Section 1.3 of plan is check-marked as "Not Included" and also part 8 is check-marked as "None" while such part 8 including provision.

b. Part 4.4 of Chapter 13 Plan has no provision for priority Claim Num. 3 filed by Roberto Lopez Gonzalez

c. debtor needs to provide IVU Registration for the professional services with paragon.

Note:

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a. Opposition to Extension of Automatic Stay filed by ROBERTO LOPEZ GONZALEZ. Trustee has no opposition.

Hearing was scheduled to be held on

8-9-2022 at 9.00 am. Dockets no. 21, 22 & 24.

DUE TO TIME CONSIDERATIONS; AND SINCE CREDITORS QUESTIONS CANNOT BE COMPLETED; THE MEETING OF CREDITORS WAS CONTINUED TO AUGUST 30, 2022 @ 1:40 PM - COUNSEL FOR DEBTOR INFORMS THAT THEY MAY WILL NOT BE AVAILABLE TO THE AFOREMENTIONED DATE AND WILL MOVE ACCORDINGLY FOR THE CONTINUANCE AFTER SEPTEMBER 15, 2022.

DEBTOR SHOULD CONSIDER THE ISSUES RAISED AND PENDING IN THE PRESENT MINUTE AND ADDRESS THE SAME BEFORE THE NEXT MEETING OF CREDITORS.

The following party(ies) object(s) confirmation:

s/Elvis Cortes

Date: 08/03/2022

Trustee/Presiding Officer

(Rev. 05/13)